Claims

[c1]   1. A system for performing a financial analysis of proposed captive reinsurance options, comprising:

a server computer;

at least one terminal connected into a network with the server computer, the terminal receiving inputs from, and providing outputs to, a user; and

a software module run by the server computer for performing a financial analysis of proposed captive reinsurance options based upon inputs received at the terminal from a user, including reinsurance structure, type of reinsurance, net premium cede, new insurance written and portfolio loan-to-value mix, the terminal displaying results of the financial analysis to the user.

[c2]   2. The system of claim 1, wherein the software module calculates a gross premium cede and a ceding commission based upon the inputted net premium cede, and wherein the calculated gross premium cede and the ceding commission are displayed at the terminal to the user.

[c3]   3. The system of claim 1, wherein, if the selected type of reinsurance is excess-of-loss reinsurance, the software module calculates risk tiers, which are displayed at the terminal to the user.

[c4]   4. The system of claim 3, wherein the calculated risk tiers include first and second attachment points.

[c5]   5. The system of claim 1, wherein the inputs relating to portfolio loan-to-value mix include percentage allocations of loans in the portfolio to defined loan-to-value categories.

[c6]   6. The system of claim 1, wherein the software module incorporates assumptions and captive reinsurance product data, which are used in performing the financial analysis.

[c7]   7. The system of claim 6, wherein the software module provides as a further output displayed at the terminal a list of assumptions upon which the financial analysis is based, including claims rate, prepayment speed, and pre-tax investment rate.

[c8]   8. The system of claim 7, wherein the terminal receives as an input adjustments to the claims rate, prepayment speed, and pre-tax investment rate, and wherein the software module performs a financial analysis based upon the adjusted values.

[c9]   9. The system of claim 8, wherein the adjustments to the claims rate, prepayment speed, and pre-tax investment rate are made by inputting a multiplier for each of the claims rate, prepayment speed, and pre-tax investment rate.

[c10]   10. The system of claim 9, wherein each multiplier is inputted as a percentage, which may be over or under 100 percent.

[c11]   11. The system of claim 1 further including a website administered by the server computer, the software module being accessed through the website.

[c12]   12. The system of claim 11 further including an applications programming interface run by the server computer for providing access to a plurality of software modules through the website.

[c13]   13. A website for performing a financial analysis of proposed captive reinsurance options, comprising:
            an analysis web page including a first set of data entry boxes for receiving data inputs relating to proposed captive reinsurance, including reinsurance structure, type of reinsurance, net premium cede, new insurance written and portfolio loan-to-value mix, and
            a results web page accessible from the analysis web page setting forth results of a financial analysis performed based upon the inputted data, the results web page including a listing of assumptions upon which the financial analysis is based, including claims rate, prepayment speed, and pre-tax investment rate, and a second set of data entry boxes for receiving adjustments to each of the listed assumptions.

[c14]   14. The website of claim 13, wherein the results web page displays a summary of the results of the financial analysis, and wherein the website further includes a details web page accessible from the results web page for displaying a

detailed version of the results of the financial analysis.

[c15]   15. The website of claim 13, wherein the website includes a main menu web page providing access to the analysis web page and further providing access to other web pages performing other functions relating to mortgage insurance.

[c16]   16. A method for performing a financial analysis of proposed captive reinsurance options, comprising:
(a) connecting at least one terminal into a network with a server computer;
(b) running a software module on the server computer to perform a financial analysis of proposed captive reinsurance options based upon inputs received at the terminal from a user, including reinsurance structure, type of reinsurance, net premium cede, new insurance written and portfolio loan-to-value mix;
(c) displaying results of the financial analysis to the user.

[c17]   17. The method of claim 16, further including:
(d) displaying at the terminal a list of assumptions upon which the financial analysis is based, including claims rate, prepayment speed, and pre-tax investment rate.

[c18]   18. The method of claim system of claim 7, further including:
(e) receiving at the terminal adjustments to the claims rate, prepayment speed, and pre-tax investment rate, and performing a financial analysis based upon the adjusted values.

[c19]   19. The method of claim 18, wherein in step (e) the claims rate, prepayment speed, and pre-tax investment rate are adjusted by inputting a multiplier for each of the claims rate, prepayment speed, and pre-tax investment rate.

[c20]   20. The method of claim 19, wherein each multiplier is inputted as a percentage, which may be over or under 100 percent.